

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Teralyn R. Hall § Case No. 15-33309  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Joji Takada, Chapter 7 Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 107,500.00 (Without deducting any secured claims)	Assets Exempt: 20,500.00
Total Distributions to Claimants: 4,429.92	Claims Discharged Without Payment: 233,016.16
Total Expenses of Administration: 1,367.08	

3) Total gross receipts of \$ 5,797.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 5,797.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 205,312.86	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	1,367.08	1,367.08	1,367.08
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	19,406.58	12,726.64	12,726.64	4,429.92
<b>TOTAL DISBURSEMENTS</b>	\$ 224,719.44	\$ 14,093.72	\$ 14,093.72	\$ 5,797.00

4) This case was originally filed under chapter 7 on 09/30/2015 . The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/07/2017 By: /s/Joji Takada, Chapter 7 Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Tax Refund	1224-000	5,797.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 5,797.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Midwest Bank PO Box 689 Freeport, IL 61032		145,309.69	NA	NA	0.00
	Wells Fargo Home Mortgage Po Box 10335 Des Moines, IA 50306-0368		60,003.17	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 205,312.86</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Joji Takada	2100-000	NA	1,329.70	1,329.70	1,329.70
Joji Takada	2200-000	NA	7.38	7.38	7.38
Associated Bank	2600-000	NA	30.00	30.00	30.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 1,367.08</b>	<b>\$ 1,367.08</b>	<b>\$ 1,367.08</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Best Buy Credit Services PO Box 790441 Saint Louis, MO 63179		0.00	NA	NA	0.00
	Best Buy Retail Services P.O. Box 17298 Baltimore, MD 21297		3,769.00	NA	NA	0.00
	Capital One PO Box 30285 Salt Lake City, UT 84100		5,271.37	NA	NA	0.00
	CBE Group Payment Processing Center PO Box 480 Waterloo, IA 50704-0480		0.00	NA	NA	0.00
	Home Depot Credit Services PO Box 790328 Saint Louis, MO 63179		1,427.04	NA	NA	0.00
	JCPenney P.O. Box 960090 Orlando, FL 32896-0090		3,945.27	NA	NA	0.00
	Kohl's Payment Center P.O. Box 2983 Milwaukee, WI 53201-2983		3,510.00	NA	NA	0.00
	NTB Credit Plan PO Box 6403 Sioux Falls, SD 57117- 6403		1,483.90	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Portfolio Recovery PO Box 12914 Norfolk, VA 23541		0.00	NA	NA	0.00
	Progressive Financial Services, Inc P.O. Box 22083 Tempe, AZ 85285		0.00	NA	NA	0.00
1	Capital One Bank (USA), N. A.	7100-000	NA	663.80	663.80	231.06
2	Capital One Bank (USA), N. A.	7100-000	NA	4,607.57	4,607.57	1,603.81
3	Capital One, N.A.	7100-000	NA	3,510.00	3,510.00	1,221.77
4	Portfolio Recovery Associates, Llc	7100-000	NA	3,945.27	3,945.27	1,373.28
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 19,406.58</b>	<b>\$ 12,726.64</b>	<b>\$ 12,726.64</b>	<b>\$ 4,429.92</b>

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 15-33309      BWB      Judge: Bruce W. Black      Trustee Name: Joji Takada, Chapter 7 Trustee  
Case Name: Teralyn R. Hall      Date Filed (f) or Converted (c): 09/30/2015 (f)  
341(a) Meeting Date: 10/29/2015  
For Period Ending: 04/07/2017      Claims Bar Date: 03/31/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1106 Windsor Drive Shorewood, IL 60404. Co-Own With Non-Fili	122,500.00	0.00		0.00	FA
2. Bmo Harris Bank Checking	800.00	0.00		0.00	FA
3. Furniture	2,000.00	0.00		0.00	FA
4. Clothing	500.00	0.00		0.00	FA
5. 403B Through Employer	0.00	0.00		0.00	FA
6. Tax Refund (u) 2015 tax refund	7,997.00	8,000.00		5,797.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$133,797.00	\$8,000.00	\$5,797.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Keeping case open for tax refund over \$6000. - Joji Takada 12/22/2015

NFR TFR Fee app completed and sent to UST - Joji Takada 7/26/2016

TFR filed. - Joji Takada 10/27/2016

Initial Projected Date of Final Report (TFR): 09/30/2016

Current Projected Date of Final Report (TFR): 09/30/2016

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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-33309  
Case Name: Teralyn R. Hall

Trustee Name: Joji Takada, Chapter 7 Trustee

Exhibit 9

Bank Name: Associated Bank

Account Number/CD#: XXXXXX0304

Checking

Taxpayer ID No: XX-XXX3750

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 04/07/2017

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/03/16	6	Teralyn Hall	Non-exempt funds Nonexempt portion of tax refund	1224-000	\$5,797.00		\$5,797.00
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$5,787.00
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$5,777.00
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$5,767.00
01/19/17	1001	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Final distribution per court order.	2100-000		\$1,329.70	\$4,437.30
01/19/17	1002	Joji Takada 6336 North Cicero Avenue Chicago, IL 60646	Final distribution per court order.	2200-000		\$7.38	\$4,429.92
01/19/17	1003	Capital One Bank (USA), N. A. PO Box 71083 Charlotte, NC 28272-1083	Final distribution per court order.	7100-000		\$231.06	\$4,198.86
01/19/17	1004	Capital One Bank (USA), N. A. PO Box 71083 Charlotte, NC 28272-1083	Final distribution per court order.	7100-000		\$1,603.81	\$2,595.05
01/19/17	1005	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Final distribution per court order.	7100-000		\$1,221.77	\$1,373.28
01/19/17	1006	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Jc Penney) Pob 41067 Norfolk, Va 23541	Final distribution per court order.	7100-000		\$1,373.28	\$0.00

COLUMN TOTALS \$5,797.00 \$5,797.00

Less: Bank Transfers/CD's \$0.00 \$0.00

Page Subtotals: \$5,797.00 \$5,797.00



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Subtotal	\$5,797.00	\$5,797.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$5,797.00	\$5,797.00

Exhibit 9

## Exhibit 9

## TOTAL OF ALL ACCOUNTS

	NET DEPOSITS	DISBURSEMENTS	NET ACCOUNT BALANCE
XXXXXX0304 - Checking	\$5,797.00	\$5,797.00	\$0.00
	\$5,797.00	\$5,797.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$5,797.00		
Total Gross Receipts:	\$5,797.00		

Page Subtotals:

\$0.00

\$0.00